

WO 00/70487

10 **CONSUMER PROVIDES** SELLER WITH AN AMOUNT "X" OF MONIES SELLER RECIEVES AMOUNT "X" AND INFORMS SERVER OF AMOUNT SELLER HAS RECIEVED SERVER TRANSFERS "X" AMOUNT FROM -30 SELLER'S BANK TO CENTRAL BANK SERVER GENERATES RANDOM 40 NUMBERED ACCOUNT(S) AND TRANSMITS ACCOUNT NUMBER(S) TO SELLER CUSTOMER RECEIVE'S LIST Fig-1 OF ACCOUNT(S) CUSTOMER ORDERS GOODS AND/OR SERVICE'S FROM ON-LINE MERCHANT CUSTOMER TRANSMITS ACCOUNT NUMBER(S) TO MERCHANT MERCHANT TRANSMITS -80 ACCOUNT NUMBER TO SERVER FOR AUTHENTICATION 100 AMOUNT "X" CORRESPONDING MERCHANT/CUSTOMER TO ACCOUNT NUMBER IS TRANSACTION TRANSFERRED TO MERCHANTS COMPLETED BANK

## SUBSTITUTE SHEET (RULE 26)